

UTILITY PATENT APPLICATION TRANSMITTAL

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

Attorney Docket No.
NEXTP005C1U.S.PTO
10/782311

TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of () application identifier or (X) first named inventor, Jeremy R. LENT, entitled INTEGRATING LIVE CHAT INTO AN ONLINE CREDIT CARD APPLICATION, for a(n):

() Original Patent Application.

(X) Continuing Application (prior application not abandoned):
 Continuation () Divisional () Continuation-in-part (CIP)
 of prior Application No. 09/595,556, filed June 15, 2000.

(X) Please add after the title of the application "This is a
 Continuation () Divisional () Continuation-in-part (CIP)
 of Application No. 09/595,556, filed June 15, 2000, which is hereby incorporated by reference."

() This application claims the benefit of U.S. Provisional Application No. _____, filed _____.

Enclosed are:

(X) Specification; 30 Total Pages. (X) Drawing(s); 14 Total Sheets.

(X) Oath or Declaration:

() A Newly Executed Combined Declaration and Power of Attorney:
 Signed. Unsigned. Partially Signed.

(X) A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).
 Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).

() Power of Attorney. (X) Return Receipt Postcard.

() Associate Power of Attorney. (X) A Check in the amount of \$428.00 for the Filing Fee.

() Preliminary Amendment. () Information Disclosure Statement and Form PTO-1449.

() A Duplicate Copy of this Form for Processing Fee Against Deposit Account.

() A Certified Copy of Priority Documents (if foreign priority is claimed).

() Assignment and Assignment Recordation Cover Sheet

() Statement(s) of Status as a Small Entity.

() Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.

() Request and Certification

() Other: _____

CLAIMS AS FILED

FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	8	0	\$18.00	\$ 0.00
Independent Claims	4	1	\$86.00	\$ 86.00
Multiple Dependent Claims (if applicable)				\$0.00
Assignment Recording Fee				N
Filing Fee				\$770.00
Total Fee				\$856.00

At any time during the pendency of this application, please charge any fees required or credit any overpayment to Deposit Account No. 50-0685 (Order No. NEXTP005C1).

Respectfully submitted,

By: William J. James
 William J. James, Reg. No. 40,661

Date: February 18, 2004

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I hereby certify that this is being deposited with the U.S. Postal Service
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Date of Deposit: February 18, 2004